

10490
CD

(RECORDING INFORMATION ONLY ABOVE THIS LINE)

This Instrument was
prepared by:

SEND TAX NOTICE TO:

R. Shan Paden
PADEN & PADEN
Attorneys at Law
5 Riverchase Ridge, Suite 100
Birmingham, Alabama 35244

ADAM D. COOPER
133 CHARLTON LANE
CALERA, AL 3040

STATE OF ALABAMA)

COUNTY OF SHELBY)

JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

WARRANTY DEED

Know All Men by These Presents: That in consideration of ONE HUNDRED TWO THOUSAND FIVE HUNDRED and 00/100 (\$102,500.00) DOLLARS to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt of which is acknowledged, we, MICHAEL LEE PALMER, AN UNMARRIED PERSON, (herein referred to as GRANTORS) do grant, bargain, sell and convey unto ADAM D. COOPER and KERRI A. CAMRON, (herein referred to as GRANTEES, as joint tenants, with right of survivorship, whether one or more) the following described real estate, situated in SHELBY County, Alabama, to-wit:

LOT 60, ACCORDING TO THE SURVEY OF SAVANNAH POINTE, SECTOR III, PHASE II, AS RECORDED IN MAP BOOK 27, PAGE 122, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

SUBJECT TO:

1. TAXES FOR THE YEAR BEGINNING OCTOBER 1, 2003 WHICH CONSTITUTES A LIEN BUT ARE NOT YET DUE AND PAYABLE UNTIL OCTOBER 1, 2004.
2. 20 FOOT EASEMENT LOCATED ALONG THE WESTERLY LOT LINE; 8 FOOT ON EASTERLY SIDE, AS SHOWN ON THE RECORDED MAP OF SAID SUBDIVISION.
3. 20 FOOT BUILDING SETBACK LINE FROM CHARLTON LANE AS SHOWN ON THE RECORDED MAP OF SAID SUBDIVISION.
4. TERMS, PROVISIONS, COVENANTS, CONDITIONS, RESTRICTIONS, EASEMENTS, CHARGES, ASSESSMENTS AND LIENS PROVIDED IN THE COVENANTS, CONDITIONS, AND RESTRICTIONS RECORDED IN INSTRUMENT #1999-25577, SUPPLEMENT IN INSTRUMENT #2000-39586; SUPPLEMENT IN INSTRUMENT #2000-01702, SUPPLEMENT IN INSTRUMENT #2000-01055 AND SUPPLEMENT IN INSTRUMENT #2002-06452.
5. TRANSMISSION LINE PERMIT TO ALABAMA POWER COMPANY AS RECORDED IN DEED BOOK 171, PAGE 279.
6. RIGHTS OF OTHERS TO USE ACCESS EASEMENT AS SET OUT IN DEED BOOK 170, PAGE 169.

7. RIGHTS RESERVED BY THE GRANTORS IN DEED BOOK 170, PAGE 169 TO KEEP A GATE, AS TO ACCESS ROAD.
8. RESTRICTIONS, LIMITATIONS AND CONDITIONS AS SET OUT IN MAP BOOK 2, PAGE 114.
9. RIGHT OF WAY TO SOUTHERN NATURAL GAS AS RECORDED IN DEED BOOK 90, PAGE 477.

\$102,500.00 of the consideration herein was derived from a mortgage closed simultaneously herewith.

TO HAVE AND TO HOLD Unto the said GRANTEES as joint tenants, with right of survivorship, their heirs and assigns, forever; it being the intention of the parties to this conveyance, that (unless the joint tenancy hereby created is severed or terminated during the joint lives of the grantees herein) in the event one grantee herein survives the other, the entire interest in fee simple shall pass to the surviving grantee, and if one does not survive the other, then the heirs and assigns of the grantees herein shall take as tenants in common.

And I (we) do for myself (ourselves) and for my (our) heirs, executors, and administrators covenant with the said GRANTEES, his, her, or their heirs and assigns, that I am (we are) lawfully seized in fee simple of said premises; that they are free from all encumbrances, unless otherwise noted above; that I (we) have a good right to sell and convey the same as aforesaid; that I (we) will and my (our) heirs, executors and administrators shall warrant and defend the same to the said GRANTEES, his, her, or their heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the said GRANTORS, MICHAEL LEE PALMER, AN UNMARRIED PERSON, have hereunto set his, her or their signature(s) and seal(s), this the 27th day of February, 2004.

*Michael Lee Palmer, Acting by and through
His Attorney in fact, Julie Tate*

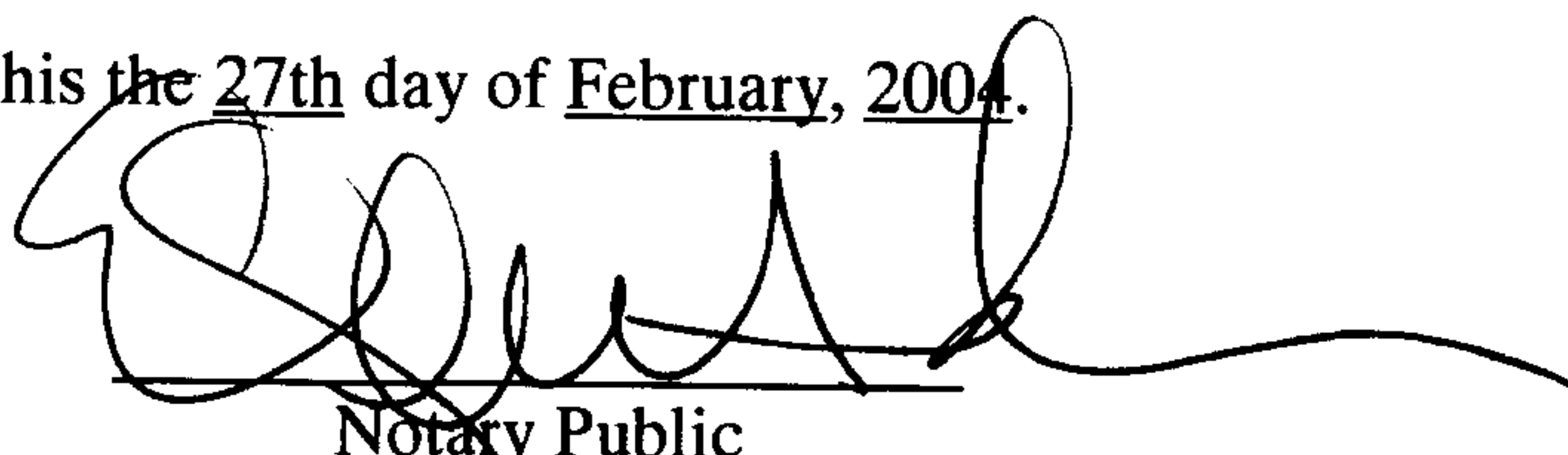
MICHAEL LEE PALMER, ACTING BY AND THROUGH
HIS ATTORNEY IN FACT, JULIE TATE

STATE OF ALABAMA)
COUNTY OF SHELBY)

ACKNOWLEDGEMENT

I, the undersigned, a Notary Public in and for said State of Alabama at Large, hereby certify that JULIE TATE, whose name as Attorney in Fact for MICHAEL LEE PALMER, is signed to the foregoing instrument and who is known to me, acknowledged before me on this date that, being informed of the instrument, she, in his capacity as such Attorney in Fact, and with full authority executed the same voluntarily on the date the same bears date.

Given under my hand this the 27th day of February, 2004.


Notary Public

My commission expires: 6-2-05